Electronic Acknowledgement Receipt				
EFS ID:	5485255			
Application Number:	10537636			
International Application Number:				
Confirmation Number:	4937			
Title of Invention:	Real-time insurance policy underwriting and risk management			
First Named Inventor/Applicant Name:	C. Suresh Kumar			
Customer Number:	36876			
Filer:	Janaki K. Davda			
Filer Authorized By:				
Attorney Docket Number:	Q02-02:01USN			
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Time Stamp:	19:45:39			
Application Type:	U.S. National Stage under 35 USC 371			
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Submitted with Payment

File Listing:						
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)	
1	Power of Attorney	94_04_POA_and_ChngCorrAd d.pdf	275617	no	2	
	_ ′		fS3fK0b56wdwd0d2b667cf39f737897d2f36 15cf			

no

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.